25cr166 DSD/JFD

UNITED STATES DISTRICT COURT
DISTRICT OF MINNESOTA

UNITED STATES OF AMERICA,

Plaintiff,

v.

MOJEED ADEROJU YINUSA,

Defendant.

INDICTMENT

18 U.S.C. § 1343
18 U.S.C. § 1028A
18 U.S.C. § 1030(a)

THE GRAND JURY CHARGES THAT:

Introduction

1. At times relevant to the Indictment:

a. Defendant Mojeed Aderoju Yinusa was a resident and citizen of Nigeria.

b. Company A was a company in the business of running an autobody repair shop. Company A was based in Hermantown, Minnesota.

c. Individual T.D. was the owner of Company A and a Minnesota resident.

d. National Bank of Commerce was a bank based in Superior, Wisconsin.

e. Company A and T.D. maintained multiple business bank accounts with National Bank of Commerce, including accounts ending in 5038 and 7118 ("Account 5038" and "Account 7118").

f. Individual J.S. was a U.S. person and a West Virginia resident.

The Scheme to Defraud

2. Paragraph 1 is re-alleged as if set forth herein.

3. Beginning in or about February of 2023, in the State and District of Minnesota, and elsewhere,

MOJEED ADEROJU YINUSA,

did knowingly devise and participate in a scheme and artifice to defraud and to obtain money by means of materially false and fraudulent pretenses, representations, promises, and by concealment of material facts.

4. It was part of the scheme to defraud that Defendant Yinusa carried out a business email compromise scheme that targeted and deceived employees of Company A and National Bank of Commerce, into granting him access to Company A's bank accounts. After Defendant Yinusa obtained access to Company A's bank accounts, he initiated payments and transfers from those accounts to bank accounts controlled by him or his co-conspirators.

5. It was further part of the scheme to defraud that on or about February 7, 2023, Defendant Yinusa gained unauthorized access to Individual T.D.'s business email. After gaining access, Defendant Yinusa created filtering rules within the email account that redirected new emails to a different email folder, which concealed the fact that the email was compromised.

6. It was further part of the scheme to defraud that Defendant Yinusa, using the compromised Company A email account, misrepresented himself to employees of National Bank of Commerce as Individual T.D. Defendant Yinusa

instructed the bank employees to grant access to Company A's accounts to the purportedly newly hired Director of Finance for Company A, Individual J.S. In reality, Individual J.S. had no connection to Company A. Defendant Yinusa misappropriated Individual J.S.'s identity for use in carrying out his fraudulent scheme. In response to Defendant Yinusa's request, National Bank of Commerce asked Company A to complete a form to grant Individual J.S. full access to the bank accounts.

7. It was further part of the scheme to defraud that on or about February 9, 2023, Defendant Yinusa, using the compromised Company A email account and misrepresenting himself as Individual T.D., emailed a completed form to National Bank of Commerce granting Individual J.S. access to Account 5038 and Account 7118. In support of this form, Defendant Yinusa provided a fraudulently obtained West Virginia driver's license for Individual J.S. The license contained Individual J.S.'s real date of birth, address, physical description, and driver's license number. Thereafter, National Bank of Commerce added Individual J.S. as an owner of Company A's bank accounts.

8. It was further part of the scheme to defraud that Defendant Yinusa, misrepresenting himself as Individual J.S., used the changes in access to the Company A accounts to initiate ACH transfers from Company A's accounts to accounts he controlled, including:

a. On or about February 14, 2023, an attempted ACH transfer of approximately $109,302 was sent from Account 5038 to an account controlled by the defendant and/or his co-conspirators.

b. On or about February 16, 2023, an attempted ACH transfer of approximately $80,600 was sent from Account 5038 to an account controlled by the defendant and/or his co-conspirators.

c. On or about February 17, 2023, a successful ACH transfer of approximately $102,930, was sent from Account 7118 to an account controlled by the defendant and/or his co-conspirators.

d. On or about February 23, 2023, a successful ACH transfer of approximately $125,000, was sent from Account 5038 to an account controlled by the defendant and/or his co-conspirators.

9. On or about February 23, 2023, Individual T.D. realized that Individual T.D.'s email had been compromised by an unauthorized actor, and that fraudulent transfers had been initiated from Account 5038 and Account 7118.

10. In all, defendant Yinusa and his co-conspirators fraudulently obtained more than $227,000 from Company A.

All in violation of Title 18, United States Code, Section 1349.

Counts 1-4
(Wire Fraud)

11. Paragraphs 1-10 are realleged and incorporated herein.

12. From at least in or about February 2023, in the State and District of Minnesota, and elsewhere, the defendant,

MOJEED ADEROJU YINUSA,

and others known and unknown to the grand jury did knowingly devise and participate in a scheme and artifice to defraud and to obtain money by means of materially false and fraudulent pretenses, representations, and promises, and by concealment of material facts.

13. On or about the dates listed below, in the State and District of Minnesota and elsewhere, the defendant, as set forth below, for the purpose of executing the scheme described above, knowingly caused to be transmitted by means of a wire communication in interstate commerce, certain writings, signs, signals, and sounds, including the following:

Count	Date (on or about)	Wire Details
1	February 14, 2023	An attempted $109,302.15 ACH transfer from Company A to an account controlled by defendant YINUSA and/or co-conspirators that passed through servers located outside the state of Minnesota
2	February 16, 2023	An attempted $80,600.14 ACH transfer from Company A to an account controlled by defendant YINUSA and/or co-conspirators that passed through servers located outside the state of Minnesota
3	February 17, 2023	A $102,930.40 ACH transfer from Company A to an account controlled by defendant YINUSA and/or co-conspirators that passed through servers located outside the state of Minnesota
4	February 23, 2023	A $125,000.23 ACH transfer from Company A to an account controlled by defendant YINUSA and/or co-conspirators that passed through servers located outside the state of Minnesota

All in violation of Title 18, United States Code, Section 1343.

Counts 5-6
(Aggravated Identity Theft)

14. On or about the dates set forth below, in the state and District of Minnesota, and elsewhere, the defendant,

MOJEED ADEROJU YINUSA,

did knowingly use, without lawful authority, a means of identification of another person during and in relation to a felony violation enumerated in 18 U.S.C. § 1028A(c), namely wire fraud in violation of 18 U.S.C. § 1343, knowing that the means of identification belonged to another actual person.

Count	Date	Name	Employee Title
5	February 7, 2023	Individual T.D.	Owner of Company A
6	February 9, 2023	Individual J.S.	Purportedly newly hired Finance Director of Company A

All in violation of Title 18, United States Code, Section 1028A.

Counts 7-8
(Computer Fraud)

15. On or about the dates set forth below, in the State and District of Minnesota, the defendant,

MOJEED ADEROJU YINUSA,

knowingly and with intent to defraud, accessed a protected computer without authorization, or exceeded authorized access, and by means of such conduct furthered an intended fraud and obtained something of value, namely, accessing Company A

servers, and National Bank of Commerce servers, to conduct fraudulent transactions that were not authorized by the account holders, as described in further detail below:

Count	Date	Unauthorized Access
7	February 7, 2023	Logged into Individual T.D.'s email without authorization
8	February 14, 2023	Logged into Company A's bank accounts without authorization

All in violation of Title 18, United States Code, Section 1030(a)(4).

Forfeiture Allegations

16. If convicted of any of Counts 1 through 4 of this Indictment, the defendants shall forfeit to the United States, pursuant to Title 18, United States Code, Section 981(a)(1)(C) and Title 28, United States Code, Section 2461(c), any property, real or personal, which constitutes or is derived from proceeds traceable to the violations of Title 18, United States Code, Section 1343.

17. If convicted of any of Counts 7 through 8 of this Indictment, the defendants shall also forfeit to the United States, pursuant to Title 18, United States Code, Section 982(a)(2), any property constituting, or derived from, proceeds the person obtained directly or indirectly, as the result of the computer fraud in violation of Title 18, United States Code, Section 1030(a), and pursuant to Title 18, United States Code, Section 1030(i), any property, real or personal, constituting or derived from, any proceeds obtained, directly or indirectly, as a result of the violations and any personal property used or intended to be used to commit or facilitate the commission of these violations, including any equipment, software, or other

technology, used or intended to be used to commit, facilitate the commission of these violations.

18. If any of the above-described property is unavailable for forfeiture, the United States intends to seek the forfeiture of substitute property as provided for in Title 21, United States Code, Section 853(p), as incorporated by Title 28, United States Code, Section 2461(c) and Title 18, United States Code, Sections 982(b) and 2328(b).

A TRUE BILL

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ACTING UNITED STATES ATTORNEY FOREPERSON